

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Document	Page 2 of 42 Name of Debtor Haynes, Don Haynes, Nettie S.	FORM B1, Page 2
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)				
Location Where Filed: - None -		Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)				
Name of Debtor: - None -		Case Number:	Date Filed:	
District:		Relationship:	Judge:	
Signatures				
<p>Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p>				
<p>X /s/ Don Haynes Signature of Debtor Don Haynes</p>				
<p>X /s/ Nettie S. Haynes Signature of Joint Debtor Nettie S. Haynes</p>				
<p>Telephone Number (If not represented by attorney) May 19, 2005 Date</p>				
<p>Signature of Attorney X /s/ Lorraine M. Greenberg ARDC No.: 03129023 Signature of Attorney for Debtor(s) Lorraine M. Greenberg ARDC No.: 03129023 Printed Name of Attorney for Debtor(s) Lorraine Greenberg & Associates LLC Firm Name 20 East Jackson Boulevard Suite 800 Chicago, Illinois, 60604 Address Email: lgreenberg@greenberglaw.net (312) 408-0007 Fax: (312) 427-8543 Telephone Number May 19, 2005 Date</p>				
<p>Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p>				
<p>X Signature of Authorized Individual</p>				
<p>Printed Name of Authorized Individual</p>				
<p>Title of Authorized Individual</p>				
<p>Date</p>				
<p>Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>				
<p>Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p>				
<p>X /s/ Lorraine M. Greenberg ARDC No.: 03129023 Signature of Attorney for Debtor(s) Date Lorraine M. Greenberg ARDC No.: 03129023</p>				
<p>Exhibit C Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No</p>				
<p>Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p>				
<p>Printed Name of Bankruptcy Petition Preparer</p>				
<p>Social Security Number (Required by 11 U.S.C. § 110(c.))</p>				
<p>Address</p>				
<p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p>				
<p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p>				
<p>X Signature of Bankruptcy Petition Preparer</p>				
<p>Date</p>				
<p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</p>				

United States Bankruptcy Court
Northern District of Illinois

In re **Don Haynes,
Nettie S. Haynes**

Case No. _____

Debtors _____

Chapter _____

7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	5,375.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		4,100.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		39,135.16	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,269.69
J - Current Expenditures of Individual Debtor(s)	Yes	3			4,830.00
Total Number of Sheets of ALL Schedules		24			
	Total Assets		5,375.00		
		Total Liabilities		43,235.16	

In re

**Don Haynes,
Nettie S. Haynes**

Case No. _____

Debtors

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
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None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **Don Haynes,
Nettie S. Haynes**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		cash on hand	W	50.00
		cash on hand	H	50.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		checking account with National City	H	500.00
		account with HAUC	W	100.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		household goods and furnishings; linens, dishes, pots & pans, housewares tv, beds, lamps, sofa, dressers, couch	H	1,000.00
		household goods and furnishings; linens, dishes, pots & pans, housewares; tv, beds, lamps, sofa, vcr	W	1,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		necessary personal clothing; bible; textbooks; pictures	W	500.00
		necessary personal clothing; bible; textbooks; pictures	H	500.00
7. Furs and jewelry.	X			
				Sub-Total >
				(Total of this page)
				3,700.00

3 continuation sheets attached to the Schedule of Personal Property

In re **Don Haynes,
Nettie S. Haynes**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			

Sub-Total >
(Total of this page)

0.00

Sheet 1 of 3 continuation sheets attached to the Schedule of Personal Property

In re **Don Haynes,
Nettie S. Haynes**

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1994 Jeep Cherokee	W	1,675.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
Sub-Total > (Total of this page)				1,675.00

Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

In re **Don Haynes,**
 Nettie S. Haynes

Case No. _____

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33. Other personal property of any kind not already listed.	X			

33. Other personal property of any kind X
not already listed.

Sub-Total > 0.00
(Total of this page)

Sheet 3 of 3 continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re

**Don Haynes,
Nettie S. Haynes**

Case No. _____

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

- 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Cash on Hand			
cash on hand	735 ILCS 5/12-1001(b)	50.00	50.00
cash on hand	735 ILCS 5/12-1001(b)	50.00	50.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
checking account with National City	735 ILCS 5/12-1001(b)	500.00	500.00
account with HAUC	735 ILCS 5/12-1001(b)	100.00	100.00
Household Goods and Furnishings			
household goods and furnishings; linens, dishes, pots & pans, housewares tv, beds, lamps, sofa, dressers, couch	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
household goods and furnishings; linens, dishes, pots & pans, housewares; tv, beds, lamps, sofa, vcr	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Wearing Apparel			
necessary personal clothing; bible; textbooks; pictures	735 ILCS 5/12-1001(a)	500.00	500.00
necessary personal clothing; bible; textbooks; pictures	735 ILCS 5/12-1001(a)	500.00	500.00
Automobiles, Trucks, Trailers, and Other Vehicles			
1994 Jeep Cherokee	735 ILCS 5/12-1001(c)	1,675.00	1,675.00

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re

**Don Haynes,
Nettie S. Haynes**

Case No. _____

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTO R H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN				AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D			
Account No.								
Value \$								
Account No.								
Value \$								
Account No.								
Value \$								
Account No.								
Value \$								
Subtotal (Total of this page)								
Total (Report on Summary of Schedules)							0.00	
0 continuation sheets attached								

In re **Don Haynes,
Nettie S. Haynes**

Case No. _____

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by individuals

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Don Haynes,
Nettie S. Haynes**

Case No. _____

Debtors

SCHEDEULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY				
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
Account No.							
Illinois Department of Revenue Bankruptcy Unit 100 W. Randolph St. Level 7-425 Chicago, IL 60601	J					100.00	0.00
Account No.		2003-2004 tax					
Internal Revenue Service Stop 5010 230 S. Dearborn Chicago, IL 60604	J					4,000.00	4,000.00
Account No.							
Account No.							
Account No.							
Account No.							
Sheet 1 of 1 continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			Subtotal (Total of this page)				4,100.00
			Total (Report on Summary of Schedules)				4,100.00

In re

**Don Haynes,
Nettie S. Haynes**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			AMOUNT OF CLAIM
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	
Account No. 225341						
A/R Concepts, Inc. 2320 Dean Street Bldg. 2-202 St. Charles, IL 60175	J					108.00
Account No.	J	8/02 payday loan				
Americash Loans, LLC 800 Lee Street, Ste. 302 Des Plaines, IL 60016	J	revolving charge				446.14
Account No. 011197796012341762	J					
Amex PO BOX 7871 Fort Lauderdale, FL 33329	J					569.00
Account No. 658837219	J					
AT&T Braodband 601 S. Minnesota Avenue Sioux Falls, SD 57104	J					326.00
8 continuation sheets attached			Subtotal (Total of this page)			1,449.14

In re

**Don Haynes,
Nettie S. Haynes**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 411718-10-522201-2			personal loan				
Beneficial PO Box 17574 Baltimore, MD 21297-1574	W						5,700.00
Account No. 5890394157			revolving charge				
BP Amoco P.O. Box 9014 Des Moines, IA 50368-9014	J						844.00
Account No. 438864176102			revolving charge				
Capital One P.O. Box 85015 Richmond, VA 23285-5015	J						625.00
Account No. 542418035551			revolving charge				
Citibank P.O. Box 6000 The Lakes, NV 89163-6000	J						4,895.00
Account No. 591859			medical bill				
Community Radiology Ltd. 360 W. Butterfield, Ste. 340 Elmhurst, IL 60126	J						27.60
Sheet no. 1 of 8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			12,091.60

In re **Don Haynes,
Nettie S. Haynes**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	
Account No. 843309158120		revolving charge				289.45
Direct Charge 11127th Avenue Monroe, WI 53566-1364	J					
Account No. 131-10000002034		medical bill				132.40
Division Anesthesia Group, P.C. 641 E. Butterfield Road, Ste. 407 Lombard, IL 60148	J					
Account No.		medical bill				
Division Anesthesia Group, P.C. 641 E. Butterfield Road, Ste. 407 Lombard, IL 60148	J					266.06
Account No. 2034		10-01-2001 medical collections				108.00
Division Anesthesia Group, PC c/o A/R Concepts, Inc. 2320 Dean Street, Bldg. 2-202 Saint Charles, IL 60175	W					
Account No.		1/04/05 medical bill				
Division Anesthesia Group, PC c/o A/R Concepts, Inc. 2320 Dean Street, Bldg. 2-202 Saint Charles, IL 60175	J					1,104.00
Sheet no. 2 of 8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			1,899.91

In re **Don Haynes,
Nettie S. Haynes**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	
Account No. 3975942/E03128554		medical collections				
Edward Hospital c/o OSI Collection Services, Inc. PO Box 959 Brookfield, WI 53008-0959	J					2,630.50
Account No. 5137777-E031548068		medical bill				
Edward Hospital c/o OSI Collection Services, Inc. PO Box 959 Brookfield, WI 53008-0959	J					4,382.25
Account No.		8/31/04 medical bill				
Edward Hospital Association 2800 North Sheridan Road Chicago, IL 60657	J					345.25
Account No. 5178-0070-1365-8943		revolving charge				
First Premier Bank PO Box 5519 Sioux Falls, SD 57117-5519	J					600.00
Account No. G020091708		medical bill				
Grant Hospital 135 South LaSalle Dept. 1549 Chicago, IL 60674	J					190.00
Sheet no. 3 of 8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			8,148.00

In re **Don Haynes,
Nettie S. Haynes**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. G020091708		collections				
Grant Hospital c/o Malcolm S. Gerald and Assoc. 332 South Michigan Avenue, Ste. 514 Chicago, IL 60604	J					190.00
Account No. 3270060		collections				
IDT Long Distance Attn: Collections Department 520 Broad Street Newark, NJ 07102	J					194.21
Account No. 09-0042319-5		services				
Illinois-American Water Co. PO Box 2569 Decatur, IL 62525-2569	J					269.63
Account No. 8673096-130J02507-059517						
Jazz Club PO Box 1958 Indianapolis, IN 46291-0010	J					25.07
Account No. 3796222358		revolving charge				
JC Penney Attn: Bankruptcy P.O. Box 981131 El Paso, TX 79998	J					2,539.00
Sheet no. 4 of 8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			3,217.91

In re **Don Haynes,
Nettie S. Haynes**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM				
			CONTINGENT	UNLIQUIDATED	DISPUTED		
Account No. 068		collections					190.00
Malcolm S. Gerald & Assocs. 332 S. Michigan, Ste. 514 Chicago, IL 60604	J						
Account No. PA0019231-0		medical bill					82.40
Mariposa Pathology Assoc. 5219 North Harlem Avenue Chicago, IL 60656	J						
Account No.		medical bill					
Mount Sinai Medical Group 135 S. LaSalle Dept. 3537 Chicago, IL 60674-3537	J						17.20
Account No. 44985		medical bill					
Naperville Radiologists S.C. PO Box 70 Hinsdale, IL 60522	J						207.00
Account No. 10706000847							
Nationwide Credit, Inc. P.O. Box 740637 Atlanta, GA 30374	J						507.00
Sheet no. 5 of 8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)					1,003.60

In re **Don Haynes,
Nettie S. Haynes**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	
Account No. 3339643		revolving charge				
New York and Company c/o Client Services, Inc. 3451 Harry S. Truman Blvd. Saint Charles, MO 63301	J					853.90
Account No. 123065310		revolving charge				
Newport News P.O. Box 9204 Old Bethpage, NY 11804	J					378.00
Account No. 3-14-82-4821-8		utility				
Nicor Gas Attn: Bankruptcy Department P.O. Box 310 Aurora, IL 60507-0310	J					1,096.98
Account No. HAYNE000		medical bill				
Rakesh Marwaha, M.D. 640 S. Washington St., #380 Naperville, IL 60540	J					805.00
Account No. E0500400002		medical bill				
Saint Mary of Nazareth PO Box 220292 Chicago, IL 60622-0292	J					250.00
Sheet no. 6 of 8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			3,383.88

In re **Don Haynes,
Nettie S. Haynes**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
			H	W	J	C	
Account No. 3109555		medical collections					
Saint Mary of Nazareth Hospital c/o Malcolm S. Gerald and Assoc. 332 S. Michigan Ave, Ste. 600 Chicago, IL 60604	J						250.00
Account No. 77 1006-790069 6		revolving charge					
Sams Club P.O. Box 105980, Dept. 77 Atlanta, GA 30353-5980	J						575.19
Account No. 11 50107-15499 1		revolving charge					
Sears Premier Card P.O. Box 182149 Columbus, OH 43218-2149	J						3,887.51
Account No. 843309158570		revolving charge					
Seventh Avenue 1112 7th Avenue Monroe, WI 53566-1364	W						100.00
Account No. C77W03380569722		collections					
Sherman Acquisition P.O. Box 74026 Houston, TX 77274	J						388.00
Sheet no. 7 of 8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)				5,200.70

In re

**Don Haynes,
Nettie S. Haynes**

Case No. _____

Debtors

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
					W J C
Account No.		medical bill			
SME Pathologists Assoc PO Box 88487 Chicago, IL 60680-1487	J				49.20
Account No. 438149531		phone service			
Sprint PO Box 650270 Dallas, TX 75265-0270	J				279.22
Account No. 7660052168098		phone services			
Sprint Bankruptcy Department 6330 Sprint Parkway Overland Park, KS 66251-1666	J				1,286.00
Account No. MC0400355		tuition			
The School of Medical Building 430 Technology Parkway Norcross, GA 30092	J				748.00
Account No. 6032203380569722		revolving charge			
WalMart P.O. Box 530937 Atlanta, GA 30353-0937	J				378.00
Sheet no. 8 of 8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)		2,740.42
			Total (Report on Summary of Schedules)		39,135.16

In re

**Don Haynes,
Nettie S. Haynes**

Case No. _____

Debtors

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

In re

**Don Haynes,
Nettie S. Haynes**

Case No. _____

Debtors

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

In re **Don Haynes**
Nettie S. Haynes

Case No. _____

Debtor(s) _____

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
Married	neice	16
EMPLOYMENT	DEBTOR	SPOUSE
Occupation	Factory	C.N.A.
Name of Employer	Leggett & Platt	Westlake Hospital
How long employed	1 year	12 years
Address of Employer	1750 West Downs West Chicago, IL	1225 West Lake Melrose Park, IL 60160

INCOME: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)

Estimated monthly overtime

DEBTOR	SPOUSE
\$ <u>4,166.67</u>	\$ <u>1,717.84</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

SUBTOTAL

\$ <u>4,166.67</u>	\$ <u>1,717.84</u>
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LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify) _____

\$ <u>831.39</u>	\$ <u>395.09</u>
\$ <u>170.39</u>	\$ <u>217.95</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>1,001.78</u>	\$ <u>613.04</u>
\$ <u>3,164.89</u>	\$ <u>1,104.80</u>

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm (attach detailed statement)

\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

Income from real property
Interest and dividends

\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

Social security or other government assistance

\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

(Specify) _____

\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

Pension or retirement income

\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

Other monthly income

\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

(Specify) _____

\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

TOTAL MONTHLY INCOME

\$ <u>3,164.89</u>	\$ <u>1,104.80</u>
--------------------	--------------------

TOTAL COMBINED MONTHLY INCOME

\$ 4,269.69

(Report also on Summary of
Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re **Don Haynes
Nettie S. Haynes**

Case No. _____

Debtor(s) _____

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>1,500.00</u>
Are real estate taxes included?	Yes <u> </u> No <u>X</u>
Is property insurance included?	Yes <u> </u> No <u>X</u>
Utilities:	
Electricity and heating fuel	\$ <u>150.00</u>
Water and sewer	\$ <u>50.00</u>
Telephone	\$ <u>75.00</u>
Other <u>See Detailed Expense Attachment</u>	\$ <u>155.00</u>
Home maintenance (repairs and upkeep)	\$ <u>0.00</u>
Food	\$ <u>300.00</u>
Clothing	\$ <u>25.00</u>
Laundry and dry cleaning	\$ <u>25.00</u>
Medical and dental expenses	\$ <u>350.00</u>
Transportation (not including car payments)	\$ <u>250.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>25.00</u>
Charitable contributions	\$ <u>0.00</u>
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ <u>0.00</u>
Life	\$ <u>20.00</u>
Health	\$ <u>0.00</u>
Auto	\$ <u>80.00</u>
Other	\$ <u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments)	\$ <u>0.00</u>
(Specify)	
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)	
Auto	\$ <u>0.00</u>
Other	\$ <u>0.00</u>
Other	\$ <u>0.00</u>
Other	\$ <u>0.00</u>
Alimony, maintenance, and support paid to others	\$ <u>0.00</u>
Payments for support of additional dependents not living at your home	\$ <u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>0.00</u>
Other <u>Grooming</u>	\$ <u>25.00</u>
Other	\$ <u>0.00</u>
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ <u>3,030.00</u>
[FOR CHAPTER 12 AND 13 DEBTORS ONLY]	
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.	
A. Total projected monthly income	\$ <u>N/A</u>
B. Total projected monthly expenses	\$ <u>N/A</u>
C. Excess income (A minus B)	\$ <u>N/A</u>
D. Total amount to be paid into plan each	\$ <u>N/A</u>
(interval)	

In re **Nettie S. Haynes**

In re

Case No.

Debtor(s)

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

(Spouse's Schedule)

Rent or home mortgage payment (include lot rented for mobile home)		\$	800.00
Are real estate taxes included?	Yes <u> </u>	No <u>X</u>	
Is property insurance included?	Yes <u> </u>	No <u>X</u>	
Utilities:			
Electricity and heating fuel	\$ 150.00		
Water and sewer	\$ 0.00		
Telephone	\$ 100.00		
Other	\$ 0.00		
Home maintenance (repairs and upkeep)	\$ 0.00		
Food	\$ 300.00		
Clothing	\$ 25.00		
Laundry and dry cleaning	\$ 25.00		
Medical and dental expenses	\$ 25.00		
Transportation (not including car payments)	\$ 250.00		
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 0.00		
Charitable contributions	\$ 0.00		
Insurance (not deducted from wages or included in home mortgage payments)			
Homeowner's or renter's	\$ 0.00		
Life	\$ 0.00		
Health	\$ 0.00		
Auto	\$ 100.00		
Other	\$ 0.00		
Taxes (not deducted from wages or included in home mortgage payments)	\$ 0.00		
(Specify)	\$ 0.00		
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)	\$ 0.00		
Auto	\$ 0.00		
Other	\$ 0.00		
Other	\$ 0.00		
Other	\$ 0.00		
Alimony, maintenance, and support paid to others	\$ 0.00		
Payments for support of additional dependents not living at your home	\$ 0.00		
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00		
Other Grooming	\$ 25.00		
Other	\$ 0.00		
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)			
	\$ 1,800.00		

In re **Don Haynes
Nettie S. Haynes**

Case No. _____

Debtor(s)

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Utility Expenditures:

cell phone	\$	100.00
cable tv	\$	55.00
Total Other Utility Expenditures	\$	155.00

**United States Bankruptcy Court
Northern District of Illinois**

In re Don Haynes
Nettie S. Haynes

Debtor(s)

Case No.
Chapter 7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 25 sheets [*total shown on summary page plus 1*], and that they are true and correct to the best of my knowledge, information, and belief.

Date May 19, 2005

Signature /s/ Don Haynes
Don Haynes
Debtor

Date May 19, 2005

Signature /s/ Nettie S. Haynes
Nettie S. Haynes
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Northern District of Illinois

In re **Don Haynes**
Nettie S. Haynes

Debtor(s)

Case No.
Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$0.00	2005 Income YTD
\$67,279.02	2004 Income
\$30,119.42	2003 Income

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

3. Payments to creditors

- None ■ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT STILL OWING
------------------------------	-------------------	--------------------

- None ■ b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
---	-----------------	-------------	--------------------

4. Suits and administrative proceedings, executions, garnishments and attachments

- None ■ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
---------------------------------	----------------------	------------------------------	-----------------------

- None ■ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
--	-----------------	-----------------------------------

5. Repossessions, foreclosures and returns

- None ■ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
--	--	-----------------------------------

6. Assignments and receiverships

- None ■ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------	--------------------	-----------------------------------

- None ■ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
-------------------------------	---	---------------	-----------------------------------

7. Gifts

None



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF
PERSON OR ORGANIZATION
tithe

RELATIONSHIP TO
DEBTOR, IF ANY
tithe

DATE OF GIFT
various

DESCRIPTION AND
VALUE OF GIFT

8. Losses

None



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE
OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF
LOSS WAS COVERED IN WHOLE OR IN PART
BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE
Lorraine Greenberg & Associates LLC
20 E Jackson Blvd.
Suite 800
Chicago, IL 60604

DATE OF PAYMENT,
NAME OF PAYOR IF OTHER
THAN DEBTOR
various

AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$209.00 paid for court costs,
\$1,050.00 paid for attorneys fees

10. Other transfers

None



List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree,
RELATIONSHIP TO DEBTOR
unknown

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED
1990 Poniac Grand Prix sold for \$100.00

unknown

11. Closed financial accounts

- None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION
National City

TYPE OF ACCOUNT, LAST FOUR
DIGITS OF ACCOUNT NUMBER,
AND AMOUNT OF FINAL BALANCE
summer 2003

AMOUNT AND DATE OF SALE
OR CLOSING
ending balance \$0.00

12. Safe deposit boxes

- None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK
OR OTHER DEPOSITORY

NAMES AND ADDRESSES
OF THOSE WITH ACCESS
TO BOX OR DEPOSITORY

DESCRIPTION
OF CONTENTS

DATE OF TRANSFER OR
SURRENDER, IF ANY

13. Setoffs

- None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

- None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF
PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

- None If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS
1160 Cresthaven, Naperville, Illinois
1409 N. Menard, Chicago, Illinois

NAME USED
Don Haynes
Nettie S. Haynes

DATES OF OCCUPANCY
1/2003-1/2004
8/2001

16. Spouses and Former Spouses

- None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

- None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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- None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date May 19, 2005

Signature /s/ Don Haynes
Don Haynes
Debtor

Date May 19, 2005

Signature /s/ Nettie S. Haynes
Nettie S. Haynes
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court
Northern District of Illinois

In re **Don Haynes**
Nettie S. Haynes

Debtor(s)

Case No.
Chapter **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to Be Surrendered.

Description of Property
-NONE-

Creditor's name

b. Property to Be Retained

Description
of
Property
-NONE-

Creditor's
Name

Property is
claimed as
exempt

Property will be
redeemed
pursuant to 11
U.S.C. § 722

Debt will be
reaffirmed
pursuant to 11
U.S.C. § 524(c)

[Check any applicable statement.]

Date **May 19, 2005**

Signature **/s/ Don Haynes**
Don Haynes
Debtor

Date **May 19, 2005**

Signature **/s/ Nettie S. Haynes**
Nettie S. Haynes
Joint Debtor

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

<u>/s/ Don Haynes</u> Debtor's Signature	<u>/s/ Nettie S. Haynes</u> Joint Debtor's Signature	<u>May 19, 2005</u> Date	Case Number
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**United States Bankruptcy Court
Northern District of Illinois**

In re

**Don Haynes
Nettie S. Haynes**

Debtor(s)

Case No.
Chapter

7

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: 43

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: May 19, 2005

/s/ Don Haynes

Don Haynes

Signature of Debtor

Date: May 19, 2005

/s/ Nettie S. Haynes

Nettie S. Haynes

Signature of Debtor

A/R Concepts, Inc.
2320 Dean Street
Bldg. 2-202
St. Charles, IL 60175

Americash Loans, LLC
800 Lee Street, Ste. 302
Des Plaines, IL 60016

Amex
PO BOX 7871
Fort Lauderdale, FL 33329

AT&T Braodband
601 S. Minnesota Avenue
Sioux Falls, SD 57104

Beneficial
PO Box 17574
Baltimore, MD 21297-1574

BP Amoco
P.O. Box 9014
Des Moines, IA 50368-9014

Capital One
P.O. Box 85015
Richmond, VA 23285-5015

Citibank
P.O. Box 6000
The Lakes, NV 89163-6000

Community Radiology Ltd.
360 W. Butterfield, Ste. 340
Elmhurst, IL 60126

Direct Charge
11127th Avenue
Monroe, WI 53566-1364

Division Anesthesia Group, P.C.
641 E. Butterfield Road, Ste. 407
Lombard, IL 60148

Division Anesthesia Group, PC
c/o A/R Concepts, Inc.
2320 Dean Street, Bldg. 2-202
Saint Charles, IL 60175

Edward Hospital
c/o OSI Collection Services, Inc.
PO Box 959
Brookfield, WI 53008-0959

Edward Hospital Association
2800 North Sheridan Road
Chicago, IL 60657

First Premier Bank
PO Box 5519
Sioux Falls, SD 57117-5519

Grant Hospital
135 South LaSalle
Dept. 1549
Chicago, IL 60674

Grant Hospital
c/o Malcolm S. Gerald and Assoc.
332 South Michigan Avenue, Ste. 514
Chicago, IL 60604

IDT Long Distance
Attn: Collections Department
520 Broad Street
Newark, NJ 07102

Illinois Department of Revenue
Bankruptcy Unit
100 W. Randolph St. Level 7-425
Chicago, IL 60601

Illinois-American Water Co.
PO Box 2569
Decatur, IL 62525-2569

Internal Revenue Service
Stop 5010
230 S. Dearborn
Chicago, IL 60604

Jazz Club
PO Box 1958
Indianapolis, IN 46291-0010

JC Penney
Attn: Bankruptcy
P.O. Box 981131
El Paso, TX 79998

Malcolm S. Gerald & Assocs.
332 S. Michigan, Ste. 514
Chicago, IL 60604

Mariposa Pathology Assoc.
5219 North Harlem Avenue
Chicago, IL 60656

Mount Sinai Medical Group
135 S. LaSalle
Dept. 3537
Chicago, IL 60674-3537

Naperville Radiologists S.C.
PO Box 70
Hinsdale, IL 60522

Nationwide Credit, Inc.
P.O. Box 740637
Atlanta, GA 30374

New York and Company
c/o Client Services, Inc.
3451 Harry S. Truman Blvd.
Saint Charles, MO 63301

Newport News
P.O. Box 9204
Old Bethpage, NY 11804

Nicor Gas
Attn: Bankruptcy Department
P.O. Box 310
Aurora, IL 60507-0310

Rakesh Marwaha, M.D.
640 S. Washington St., #380
Naperville, IL 60540

Saint Mary of Nazareth
PO Box 220292
Chicago, IL 60622-0292

Saint Mary of Nazareth Hospital
c/o Malcolm S. Gerald and Assoc.
332 S. Michigan Ave, Ste. 600
Chicago, IL 60604

Sams Club
P.O. Box 105980, Dept. 77
Atlanta, GA 30353-5980

Sears Premier Card
P.O. Box 182149
Columbus, OH 43218-2149

Seventh Avenue
1112 7th Avenue
Monroe, WI 53566-1364

Sherman Acquisition
P.O. Box 74026
Houston, TX 77274

SME Pathologists Assoc
PO Box 88487
Chicago, IL 60680-1487

Sprint
PO Box 650270
Dallas, TX 75265-0270

Sprint
Bankruptcy Department
6330 Sprint Parkway
Overland Park, KS 66251-1666

The School of Medical Building
430 Technology Parkway
Norcross, GA 30092

WalMart
P.O. Box 530937
Atlanta, GA 30353-0937